

General Information Regarding the Consumer Credit Reporting System

3. There are five primary roles in the modern consumer credit reporting system: (1) consumers; (2) credit grantors; (3) furnishers; (4) subscribers; and (5) consumer reporting agencies (“CRAs”).

4. Consumers are individuals whose credit information is compiled, maintained, and reported by CRAs.

5. Credit grantors are lenders and businesses that extend credit to consumers.

6. Furnishers are credit grantors that voluntarily elect to furnish to CRAs information on the status of accounts they hold.

7. Subscribers are credit grantors that have a contractual relationship with one or more of the CRAs to purchase products or services and/or to furnish information. Subscribers may access a consumer’s credit report from a CRA provided they have a “permissible purpose” under the Fair Credit Reporting Act.

8. CRAs are agencies that compile and report consumer credit information received from furnishers and public records. Experian is one of three nationwide CRAs.

Trade Lines in Consumer Reports

9. A “trade line” is an entry by a furnisher to a consumer’s credit history maintained by a CRA. A trade line describes a consumer’s account status and activity. Trade line information includes names of companies where the consumer has accounts, dates accounts were opened, credit limits, types of accounts, balances owed, and payment histories, among other information.

10. Experian does not have a written policy regarding the way a trade line’s associated subscriber name must appear in a consumer’s report. Generally, the trade line will

contain the name of the credit grantor. However, the specific format of a trade line's associated subscriber name is determined on a case-by-case basis through discussions with the subscriber. Experian's ultimate goal with regard to the manner in which it reports a trade line's associated subscriber name is to aid the consumer in recognizing the obligation so that the consumer can correct any inaccuracies or lodge disputes if necessary.

Experian's Relationship with Advanta

11. Advanta Bank Corp. and its affiliates have been reporting consumer credit information to Experian since at least 2008. Originally, Advanta Bank Corp. reported consumer credit information under subscriber code 1435480.

12. I understand that Advanta Bank Corp. went into receivership with the FDIC in March 2010. Experian rarely has to deal with the consequences of bank failures as they relate to credit reporting. It is only since the recent financial crisis that Experian's Membership Department has encountered this situation. Given that bank failures are rare, Experian does not have a written procedure regarding how to report the subscriber name on credit accounts originated by banks that go into receivership. Instead, these situations are handled on a case-by-case basis through discussions with the subscriber.

13. In October 2010, Experian received official notice that CardWorks Servicing had assumed all servicing duties for Advanta Bank Corp. originated accounts. Through a letter signed by representatives of the FDIC as Receiver for Advanta Bank Corp., a former Advanta Bank Corp. employee who was assisting the FDIC with the operational transition, and CardWorks Servicing, Experian was asked to create a new subscriber code, which would report as "Advanta Credit Cards" for certain Advanta Bank Corp. originated accounts. After a series of

discussions with the parties involved in the management of Advanta Bank Corp. originated accounts, Experian created a new subscriber code 1729490.


14. Experian considers CardWorks Servicing the account servicer in the Advanta subscriber relationship. A servicer is a type of agent that is responsible for all or some phases of the account lifecycle which may include communicating the lending decision based on the lender's criteria and handling consumer dispute verifications and corrections on behalf of the lender. A servicer is not a credit grantor because it does not fund the loan to the consumer.

15. Both the original subscriber code 1435480 and the new subscriber code 1729490 are tied to subscriber agreements executed by Advanta Bank Corp. or Advanta Corp. Accordingly, both subscriber codes use the "Advanta" name in the trade lines that appear in consumer reports.

16. Reporting "Advanta" in the trade lines for subscriber codes 1435480 and 1729490 comports with Experian's common practice to utilize an associated subscriber name that will assist consumers to recognize the accounts and enable consumers to correct any inaccuracies or lodge disputes if necessary.

I declare under the penalties of perjury of the laws of the United States of America that the foregoing is true and correct.

Executed this 3rd day of October 2012.



Peter Henke

CERTIFICATE OF SERVICE

I hereby certify that on this 5th day of October, 2012, I electronically filed a copy of the foregoing with the Clerk of Court using the CM/ECF system, which will send notification of such filing (NEF) to the following:

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Dated: October 5, 2012

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